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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Adar et al.
Serial No.: 10/509,373
For: APPARATUS, SYSTEM AND METHOD FOR DISPUTE
RESOLUTION, REGULATION COMPLIANCE AND QUALITY
MANAGEMENT IN FINANCIAL INSTITUTIONS
Filed: October 24, 2005
Examiner: Skinner, Shewana
Art Unit: 3689
Confirmation No.: 3982
Customer No.: 27,623 Attorney Docket No.: 0004803USU/2279

**Mail Stop Amendment
COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, VA 22313-1450**

Dear Sir:

AMENDMENT TRANSMITTAL

We are enclosing an Amendment in response to the communication dated April 16, 2009 in the above-identified application.

Petition for extension of time pursuant to 37 C.F.R. §§ 1.136 and 1.137 is hereby made if, and to the extent, required. The fee for this extension of time is calculated to be \$_____ to extend the time for filing this response until _____.

The fee for any change in number of claims has been calculated as shown below.

CLAIMS AS AMENDED						
	Claims Remaining After Amendment		Highest Number Previously Paid	Present Extra	Rate	
Total Claims	23	Minus	54	0	x \$52.00	\$
Independent Claims	2	Minus	3	0	x \$220.00	\$
MULTIPLE DEPENDENT CLAIM FEE				x \$370.00 = \$		
TOTAL FEE FOR CLAIM CHANGES				\$		
1/2 FILING FEE FOR SMALL ENTITY				\$N/A		

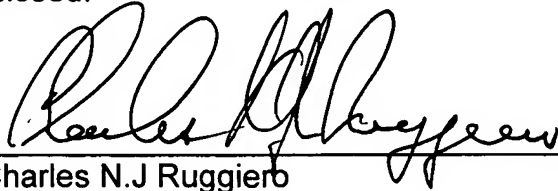
The total fee for this amendment, including claim changes and any extension of time) is calculated to be \$_____.

___ A check in the amount of \$_____ is attached.

X The Commissioner is hereby authorized to charge any fees under 37 C.F.R. §§1.16 and 1.17 which may be required with this communication or during the entire pendency of the application, or credit any overpayment, to **Deposit Account No. 01-0467**. A duplicate copy of this Form is enclosed.

July 15, 2009

Date



Charles N.J. Ruggiero

Attorney for Applicant(s)

Registration No. 28,468

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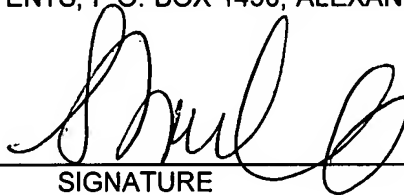
Telefax: (203) 327-6401

CERTIFICATE OF MAILING

I HEREBY CERTIFY THAT THIS CORRESPONDENCE IS BEING DEPOSITED WITH THE U.S. POSTAL SERVICE AS FIRST CLASS MAIL IN AN ENVELOPE ADDRESSED TO: MAIL STOP AMENDMENT, COMMISSIONER FOR PATENTS, P.O. BOX 1450, ALEXANDRIA, VA 22313-1450, ON JULY 15, 2009.

Suzanne Lombardo

NAME



SIGNATURE

7/15/09

DATE